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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/708,584

Applicant(s)

SMITH, DEBRA

Examiner

KEVIN POE

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 May 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-48 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-48 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SF/ICE)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

Response to Amendment

1. This Office Action is responsive to the amendment filed May 16, 2008, in which claims 1, 21, and 36 were amended. Claims 1-48 are pending.

Response to Arguments

2. Applicant's arguments with respect to claims 1-48 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims **1-2, 4-9, 18-22, 24, 28-31, 33-37, 39, 43-46, and 48** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]** and further in view of **Magary et al. [US Pub No. 2001/0056387]**.

5. Regarding **claim 1**, Lewis discloses a system for consolidating financial transaction information from multiple sources for presentation to a user, the system comprising: a file importer for importing data files from a first source and processing each data file to create parsed information for each transaction present in the data file [Col.4 line 66- Col.5 line 12].

Lewis discloses a data consolidator for receiving parsed information from the file importer, consolidating said parsed information with transaction information from a user-accessible system to create consolidated transaction records, [See Claim 1].

Lewis discloses wherein consolidating said parsed information includes removing transaction information derived from the user accessible system that is duplicated in said parsed information from the data files [Col. 17 lines 54-64].

Lewis discloses a reporting module for receiving a request for financial transaction information for a particular account and presenting consolidated transaction records for the particular account to the user in response to the request, wherein the user may navigate through said consolidated transaction records based upon said unique identifier [Col. 7 lines 21-24 and 47-49].

Lewis does not explicitly disclose represent any additional information present in the data file in Extensible Markup Language (XML) format. However Poplawski discloses represent any additional information present in the data file in Extensible Markup Language (XML) format. At the time of the invention one would have been motivated to modify the disclosure of Lewis to include the teachings of Poplawski to

obtain invention as specified in claim 1. The rationale to combine the teachings would be to convert large amounts of data quickly to an XML format.

Lewis does not explicitly disclose assigning a unique identifier to each consolidated transaction record for an account, and storing said consolidated transaction records. However Magary teaches disclose assigning a unique identifier to each consolidated transaction record for an account, and storing said consolidated transaction records (Magary claim 9). At the time of the invention one would have been motivated to modify the disclosure of Lewis to include the teachings of Magary to obtain invention as specified in claim 1. The rationale to combine the teachings would be for warehousing financial transaction data for a plurality of financial transactions.

6. Regarding **claim 2**, Lewis discloses wherein said file importer includes at least one file adapter for extracting data from a particular type of data file [Col. 3 lines 1-10].

7. Regarding **claim 4**, Lewis discloses said file importer is user extensible to extract data from additional types of data files. [Col.4 lines 66 – Col. 5 line 8]

8. Regarding **claim 5**, Lewis discloses said file importer is invoked at periodic intervals to process data files received from said first source. [Col.6 lines 45-49]

9. Regarding **claim 6**, Lewis discloses said first source is an external source.

[Col.4 lines 66 – Col. 5 line 8]

10. Regarding **claim 7**, Lewis discloses said external source is a financial institution.

[Col. 4 lines 66 – Col. 5 line 8]

11. Regarding **claim 8**, Lewis discloses wherein said data consolidator creates consolidated transactions records based on transaction information in the user accessible system that is more recent than information from the data files received from the first source. [Col. 17 lines 5-10]

12. Regarding **claim 9**, Lewis discloses said XML representation is stored by the data consolidator for retrieval in response to a user request for financial transaction information. [Col. 18 lines 10-20]

13. Regarding **claim 18**, Lewis discloses the reporting module presents at least one page containing said consolidated transaction records in a user interface. [Drawings figure 23 and 0024]

14. Regarding **claim 19**, Lewis discloses wherein a user may select a particular page of said consolidated transaction records for viewing in the user interface. [Drawings figure 23 and 0024]

15. Regarding **claim 20**, Lewis discloses wherein the reporting module retrieves consolidated transaction records matching criteria specified by the user in the request for financial transaction information. [Col. 9 lines 25-30]
16. Regarding **claim 21**, it recites similar language as to claim 1 and is rejected on the same grounds.
17. Regarding **claim 22**, Lewis discloses wherein the importing step occurs at periodic intervals. [Col.6 lines 45-49]
18. Regarding **claim 24**, Lewis discloses the file adapter is implemented as a pluggable architecture for supporting a particular file type [Col. 3 lines 1-10].
19. Regarding **claim 28**, Lewis discloses wherein each imported data file is received from an external source. [Col.4 lines 66 – Col. 5 line 8]
20. Regarding **claim 29**, Lewis discloses the external source is a banking institution. [Col. 4 line 66 – Col. 5 line 8]
21. Regarding **claim 30**, Lewis discloses wherein the consolidation repository stores financial information in database tables. [Col. 9 lines 10-16]

22. Regarding **claim 31**, Lewis discloses wherein the determining step includes consolidating financial information from the user-accessible system with financial information from the consolidation repository. [Col. 9 lines 16-30]

23. Regarding **claim 33**, Lewis discloses for any new financial information in the user-accessible system that is not already present in the consolidation repository, creating new parsed information from the new financial information that identifies each transaction present with a unique sequence number [Col.4 line 66 – Col. 5 line 12], and that represents any additional information present in the data file in XML format. [Col. 18 lines 17-20]

Lewis discloses updating the consolidated financial information in the consolidation repository to include the new parsed information. [Col. 7 line 5-10]

24. Regarding **claim 34**, Lewis discloses a computer-readable medium having processor-executable instructions for performing the method of claim 21. [Claim 1]

25. Regarding **claim 35**, Lewis discloses a downloadable set of processor-executable instructions for performing the method of claim 21. [Col. 5 lines 37-48]

26. Regarding **claim 36**, it recites similar language as to claim 1 and is rejected on the same grounds.

27. Regarding **claim 37**, Lewis discloses wherein the file importer operates at periodic intervals. [Col. 6 line 45-49]
28. Regarding **claim 39**, this claim recites similar language as to claim 24 and is rejected on the same grounds.
29. Regarding **claim 43**, Lewis discloses wherein each imported data file is received from an external source. [Col. 4 line 66 - Col. 5 line 8]
30. Regarding **claim 44**, Lewis discloses the external source is a banking institution. [Col. 4 line 66 - Col. 5 line 8]
31. Regarding **claim 45**, Lewis discloses wherein the consolidation repository stores financial information in database tables. [Col. 9 lines 10-16]
32. Regarding **claim 46**, Lewis discloses wherein the module for determining and presenting consolidates financial information from the user-accessible system with financial information from the consolidation repository. [Col. 9 lines 16-30]
33. Regarding **claim 48**, Lewis discloses a module for updating the parsed information with new financial information any new financial information in the user-

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accessible system that is not already present in the consolidation repository. [Col. 7 lines 5-11]

34. Claims **3**, **23**, and **38** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]**, **Magary et al. [US Pub No. 2001/0056387]**, and further in view of **Campbell et al. [US Patent No. 6,856,970 B1]**.

35. Regarding **claim 3**, Lewis does not explicitly disclose said file importer includes at least one file adapter for extracting data from a particular type of data file. However Campbell et al. discloses a BAI format mapper. {Col. 14 lines 5-7}

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Campbell et al. to obtain invention as specified in claim 3. The rationale to combine the teachings would be to account for different interpretations of BAI that take place from bank to bank.

36. Regarding **claim 23**, Lewis does not explicitly disclose wherein the data file's file type comprises a BAI file type, and wherein the file adapter is suited for processing BAI files. However Campbell et al. discloses a BAI format mapper. {Col. 14 lines 5-7}

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Campbell et al. to

obtain invention as specified in claim 23. The rationale to combine the teachings would be to account for different interpretations of BAI that take place from bank to bank.

37. Regarding **claim 38**, Lewis does not explicitly disclose wherein one type comprises a BAI file type, and wherein one of the file adapters is suited for processing BAI files. However Campbell et al. discloses a BAI format mapper. {Col. 14 lines 5-7]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Campbell et al. to obtain invention as specified in claim 38. The rationale to combine the teachings would be to account for different interpretations of BAI that take place from bank to bank.

38. Claims **10, 25, and 40** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]**, **Magary et al. [US Pub No. 2001/0056387]**, and further in view of **Grealish [US Patent No. 6,711,715 B1]**.

39. Regarding **claim 10**, Lewis does not explicitly disclose wherein said unique identifier assigned to a transaction record comprises a sequence number. However Grealish teaches wherein said unique identifier assigned to a transaction record comprises a sequence number [Col 2 lines 57-67]. At the time of the invention one would have been motivated to modify the disclosure of Lewis to include the teachings

of Grealish to obtain invention as specified in claim 10. The rationale to combine the teachings would be to easily recognize duplicate information.

40. Regarding **claims 25 and 40**, each of these claims recite similar language as to claim 10 and is rejected on the same grounds.

41. Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]**, **Magary et al. [US Pub No. 2001/0056387]**, and further in view of **Riehl et al. [US Pub No. 2006/0080255]**.

42. Regarding **claim 11**, Lewis does not explicitly disclose wherein said data consolidator assigns a sequence number per account and per type of transaction. However Riehl et al. discloses the transaction entry contains all pertinent details regarding the transaction including, for example: a transaction sequence number and type. [0030] Applicant argues the functionality taught by Riehl is not equivalent to the claimed invention as specified in claim 11. Riehl's teachings achieve the result of the claimed invention as specified in claim 11.

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Riehl et al. to obtain invention as specified in claim 11. The rationale to combine the teachings would be to readily identify pertinent transactions.

43. Claim **12** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]**, **Magary et al. [US Pub No. 2001/0056387]**, and further in view of **Riehl et al. [US Pub No. 2006/0080255]** and **Xu et al [US Pub No 2002/0004773 A1]**.

44. Regarding **claim 12**, Lewis does not explicitly disclose said data consolidator assigns consecutive sequence numbers to transaction records of a given type for a particular account. However Xu et al. discloses a monotonically increasing sequence numbers. [0053] At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Xu et al. to obtain invention as specified in claim 12. The rationale to combine the teachings allows users to easily determine whether a particular transaction supersedes another transaction. Applicant argues that the teachings of Xu are not analogous to a data consolidator which assigns consecutive sequence numbers to transaction records of a given type for a particular account. The examiner respectfully disagrees in that the teachings of Xu in regards to the monotonically increasing sequence numbers have industrial applicability.

45. Claim **13-14, 26, and 41** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent**

No. 7,194,402 B2, Magary et al. [US Pub No. 2001/0056387], and further in view of Riehl et al. [US Pub No. 2006/0080255] and Hughes et al [US Patent No. 5,754,655].

46. Regarding **claim 13**, Lewis does not explicitly disclose wherein said data consolidator assigns date-based sequence numbers to transaction records of a given type for a particular account. However Hughes et al. discloses the retrieval reference number is built of the least significant digit of the year, the Gregorian date and a sequence number. [Col. 6 lines 56-60]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Hughes et al. to obtain invention as specified in claim 13. The rationale to combine the teachings would be to quickly identify transactions that occurred on a certain date.

47. Regarding **claim 14**, Lewis does not explicitly disclose wherein the data consolidator is user configurable to assign a unique identifier to transaction records using a selected one of consecutive sequence numbers and date based sequence numbers. However Hughes et al. discloses the retrieval reference number is built of the least significant digit of the year, the Gregorian date and a sequence number. [Col. 6 lines 56-60]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Hughes et al. to

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obtain invention as specified in claim 14. The rationale to combine the teachings would be to quickly identify transactions that occurred on a certain date.

48. Regarding **claim 26**, it recites similar language as to claim 13 and is rejected on the same grounds.

49. Regarding **claim 41**, it recites similar language as to claim 13 and is rejected on the same grounds.

50. Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]** and further in view of **Magary et al. [US Pub No. 2001/0056387]** and **Pelly [US Pub No. 2002/0044684 A1]**.

51. Regarding **claim 15**, Lewis does not explicitly disclose the data consolidator provides for undoing transaction records created from a particular file in response to a user request to undo a particular file. However Pelly discloses reverses data compression encoding. [0057] At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Pelly to obtain invention as specified in claim 15. The rationale to combine the teachings would be for a user to insure data accuracy of the data.

52. Claim **16** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]** and further in view of **Magary et al. [US Pub No. 2001/0056387]** and **Smith [US Pub No. 2002/0042795 A1]**.

53. Regarding **claim 16**, Lewis does not explicitly disclose the data consolidator identifies dependent files having transaction records dependent on transaction records created from said particular file. However Smith discloses a file reader associated with the file type of the located file then reads details out of the located file to thus identify dependent files in the library. These are those files which contain data which is dependent upon the data in one or other files in the library. [0112]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Smith to obtain invention as specified in claim 16. The rationale to combine the teachings would be for data integrity.

54. Claim **17** is rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]**, **Magary et al. [US Pub No. 2001/0056387]** and further in view of **Smith [US Pub No. 2002/0042795 A1]** and **Pelly [US Pub No. 2002/0044684 A1]**.

55. Regarding **claim 17**, Lewis does not explicitly disclose said dependent files are reprocessed by the data consolidator in response to the user request to undo the particular file. However Smith discloses a file reader associated with the file type of the located file then reads details out of the located file to thus identify dependent files in the library. These are those files which contain data which is dependent upon the data in one or other files in the library. [0112]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Smith to obtain invention as specified in claim 17. The rationale to combine the teachings would be for data integrity. Pelly discloses reverses data compression encoding. [0057] At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Pelly to obtain invention as specified in claim 15. The rationale to combine the teachings would be for a user to insure data accuracy of the data.

56. Claims **27** and **42** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]** and further in view of **Magary et al. [US Pub No. 2001/0056387]** **Schulze et al. [US Pub No. 2006/0041493 A1]**.

57. Regarding **claim 27**, Lewis does not explicitly disclose wherein the user-accessible system comprises a main back-end database system for a bank. However

Schulze et al. discloses the outsourced third party entity is in direct connection with the mainframe computer of the bank wherein the outsourced third party entity may produce a backup directory of each database file. This database backup is an additional safe guard for the financial institution. [0044]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Schulze et al. to obtain the invention as specified in claim 27. The rationale to combine the teaching would be that the backup would be an emergency information source in case of system failure.

58. Regarding **claim 42**, it recites similar language as to claim 27 and is rejected on the same grounds.

59. Claim **32** and **47** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Lewis [US Patent No. 7,310,615]** in view of **Poplawski [US Patent No. 7,194,402 B2]** and further in view of **Magary et al. [US Pub No. 2001/0056387]** and **Osborne [US Pub No. 2003/0120619 A1]**.

60. Regarding **claim 32**, Lewis does not explicitly disclose any duplicate information already stored in the consolidation repository is ignored. However Schulze et al. discloses the transfer manager component then determines whether the received data are duplicates with the data in the database at. If the data are duplicates, then the

transfer manager component discards the duplicated data at and continues with the processing. [0058]

At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Lewis to include the teachings of Osborne to obtain invention as specified in claim 32. The rationale to combine the teachings would be to not waste database space with duplicate information.

61. Regarding **claim 47**, it recites similar language as to claim 32 and is rejected on the same grounds.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KEVIN POE whose telephone number is (571)272-9789. The examiner can normally be reached on Monday-Friday 9:30am - 6:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/James A. Kramer/
Supervisory Patent Examiner, Art Unit 3693

ktp